Docket No. 2771

## Declaration and Power of Attorney For Patent Application English Language Declaration

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

	which a patent is sought or	the invention entitled		<b>.</b>		
	SYSTEM AND METHOD FOR IMPLEMENTING A MORTGAGE PLAN					
sen.	the specification of which					
The state of the s	(check one)					
	🛭 is attached hereto.					
	was filed on	as Unite	d States Application No	or PCT International		
w	Application Number					
	and was amended on		······································			
The state of the s	(if applicable)					
	I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.					
	I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.					
	I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT International application which designated at least one country other than the United States, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate or PCT International application having a filing date before that of the application on which priority is claimed.					
	Prior Foreign Application(s)			Priority Not Claimed		
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	(Number)	(Country)	(Day/Month/Year Filed)	<u> </u>		
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~	I hereby claim the benefit under application(s) listed below:	35 U.S.C. Section 119(e)	of any United States provisional				
	(Application Serial No.)	(Filing Date)					
	(Application Serial No.)	(Filing Date)					
	(Application Serial No.) (Filing Date)						
	I hereby claim the benefit under 35 U. S. C. Section 120 of any United States application(s), Section 365(c) of any PCT International application designating the United States, listed below at insofar as the subject matter of each of the claims of this application is not disclosed in the provided States or PCT International application in the manner provided by the first paragraph of U.S.C. Section 112, I acknowledge the duty to disclose to the United States Patent and Tradem Office all information known to me to be material to patentability as defined in Title 37, C. F. Section 1.56 which became available between the filing date of the prior application and the natio or PCT International filing date of this application:						
	(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)  (Status) (patented, pending, abandoned)				
	(Application Serial No.)	(Filing Date)					
	(Application Serial No.)	(Filing Date)	(Status)				

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

(patented, pending, abandoned)

Raymond P. Niro Reg. # 24,131	Dean D. Niro	Reg. # 36,881	
Thomas G. Scavone Reg. # 26,801	Keith A. Vogt	9	
Timothy J. Haller Reg. # 26,692	Richard B. Megley		
	Arthur A. Gasey	<b>-</b>	
•	Robert P. Greenspoo	•	
	Christopher J. Lee		
9 .	Richard B. Megley, J	_	
			<u> </u>
Chicago, Illinois 6066  Direct Telephone Calls to: (name and telephon  Michael P. Mazza (31	e number)		· · · · · · · · · · · · · · · · · · ·
Full name of sole or first inventor  Martin P. Madden  Sole or first inventor's signature			Date
Residence 3814 N. Alta Vista Chicago, Illinois 60613			
Citizenship United States		······································	
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Full name of second inventor, if any			
Second inventor's signature			Date
Residence			
Citizenship			
Oldzeriship			

VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY STATUS (37 CFR 1.9(f) AND 1.27 (b)) - INDEPENDENT INVENTOR  Docket No. 2771							
Serial I	No.	Filin	g Date	Patent No.		Issue Date	
Not Yet Known		Her	rewith				
Applicant/ Martin P. Madden Patentee:							
Invention: SY	(STEM AND	METHOD FO	R IMPLEME	NTING A MORTGAGE PL	AN		
As a below named inventor, hereby declare that I qualify as an independent inventor as defined in 37 CFR 1.9(c) for purposes of paying reduced fees under section 41(a) and (b) of Title 35, United States Code, to the Patent and Trademark Office with regard to the invention entitled above and described in:							
🛭 the	specification	to be filed here	ewith.				
the t	application id	entified above	•				
the in the in the in	patent identif	ied above.					
I have not assigned, granted, conveyed or licensed and am under no obligation under contract or law to assign, grant, convey or license, any rights in the invention to any person who could not be classified as an independent inventor under 37 CFR 1.9(c) if that person had made the invention, or to any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(e).							
Each person, concern or organization to which I have assigned, granted, conveyed, or licensed or am under an obligation under contract or law to assign, grant, convey, or license any rights in the invention is listed below:  No such person, concern or organization exists.							
☐ Each	such persor	n, concern or o	rganization is	listed below.			
*NOTE: Separate verified statements are required from each named person, concern or organization having rights to the invention averring to their status as small entities (37 CFR 1.27)							
FULL NAME							
ADDRESS	<u> </u>	Individual	☐ Sn	nall Business Concern	□ N	onprofit Organization	
FULL NAME			· · · · · · · · · · · · · · · · · · ·				
ADDRESS		Individual	☐ Sr	nall Business Concern	☐ N	onprofit Organization	
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ADDRESS		Individual	☐ Sn	nall Business Concern	Пи	onprofit Organization	
FULL NAME ADDRESS							
		Individual	☐ Sn	nall Business Concern	☐ N	onprofit Organization	

RCV BY: FNB Labrange

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CCITT 03+

FNB LAGRANGE;# 8

Page 2 of 2

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of emittement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any petent issuing thereon, or any patent to which this verified statement is directed.

NAME OF INVENTOR Martin P. Madden SIGNATURE OF INVENTOR Waste School	DATE:	April 23, 1999
NAME OF INVENTOR		
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